

More ways to save

Ugift® — Give College Savings

Invite family and friends to help you save by celebrating holidays, birthdays, graduations, and other milestones with the gift of college savings. An easy, online process lets you send invitations to loved ones; their gift contributions are invested into your CollegeChoice 529 account.



1 Suggest a 529 gift contribution to family and friends



2 They send a contribution



3 Those gifts are invested in your account



This free service helps families earn money for college from everyday purchases: shopping online, dining out, and much more. To learn more and to join, visit indianas529.com and click on the Upromise logo.*

When you link your Upromise account with your CollegeChoice 529 account, your earnings can be transferred automatically to your 529 plan on a periodic basis, subject to a \$25 minimum.

* Upromise is an optional service offered by Upromise, Inc., is separate from CollegeChoice 529, and is not affiliated with the State of Indiana. Participating companies, contribution levels, terms and conditions subject to change without notice. Upromise is affiliated with Upromise Investments, Inc.



Make the decision to plan for a child's future

Start planning for the future by opening a CollegeChoice 529 account for the student in your life.

1 Learn: Go to indianas529.com and download an Enrollment Kit, including a Disclosure Statement. Read the detailed information carefully before investing.

2 Choose: Decide which investment approach is best for you.

3 Enroll: Click on the "Enroll" button and fill in the information that is requested.

CollegeChoice529[★]
DIRECT SAVINGS PLAN

upromise[®]
INVESTMENTS

CollegeChoice 529 Direct Savings Plan

Upromise Investments Service Center
P.O. Box 55767
Boston, MA 02205

1.866.485.9383
indianaemployer@upromise.com
indianas529.com

For more information about the CollegeChoice 529 Direct Savings Plan, call 1.866.485.9415 or visit www.collegechoicedirect.com to obtain a Disclosure Statement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Upromise Investments, Inc. Distributor and Underwriter.

If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

CollegeChoice 529 Direct Savings Plan (Plan) is administered by the Indiana Education Savings Authority (Authority). Upromise Investments, Inc. (UII) serves as the Program Manager and Upromise Investment Advisors, LLC (UIA), provides investment advisory services and recordkeeping and administrative services. UII and UIA have overall responsibility for the day-to-day operations, including marketing and distribution of the Plan. Upromise, Inc., UII, UIA, and Sallie Mae Bank are affiliates. Dodge & Cox; Scout Investments, Inc.; Sallie Mae Bank; The Vanguard Group, Inc.; and Western Asset serve as Investment Managers for the Plan. The Plan's Portfolios invest in either (i) mutual funds offered or managed by Dodge & Cox, Scout, Vanguard, and Western Asset; or (ii) an FDIC insured omnibus savings account held in trust by the Authority at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, depending on market conditions, you could lose all or a portion of your money by investing in the Plan. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

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Big plans start with a simple choice.

CollegeChoice529[★]
DIRECT SAVINGS PLAN

Saving for college

A college education may be more than a few years away, but saving for it takes careful planning right now. You need a plan that’s smart, flexible, and affordable — CollegeChoice 529.

529 college savings plans are designed to help you save for college tuition, certain room and board costs, books, supplies, and other qualified higher education expenses. They can help your beneficiary afford college — while providing you with:

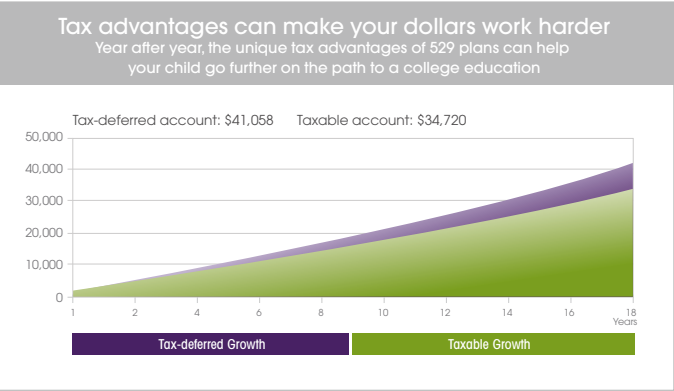
- Tax-deferred earnings
- Tax-free qualified withdrawals*
- Control over how assets are used
- Gift tax and estate planning benefits



Making your money work harder

A 529 plan account’s earnings grow tax deferred and qualified withdrawals are tax free.* That tax advantage can potentially add up over time.

As you can see in the chart below, the difference between tax-free and taxable growth can be significant. If an investor opened a 529 plan account with an initial investment of \$2,500 and contributed \$100 every month for 18 years, there could be over \$6,300 more for qualified education expenses than the same investment in a taxable account.**



* Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

** Assumptions: \$2,500 initial investment with subsequent monthly investments of \$100 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer is in the 30% federal income tax bracket for all options at the time of contributions and distribution. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes payable upon distribution. Actual investment returns may be higher or lower than those shown.

The smart way to plan for college

CollegeChoice 529 is ...

- Affordable**
- Low minimum: Open an account for as little as \$25
 - High maximum: Contribute up to a total of \$298,770†
 - Low cost: No annual fee for Indiana taxpayers; investment options have asset-based fees ranging from 0.29%–0.93%

- Tax-smart**
- Tax-deferred earnings
 - Federal and state tax-free qualified withdrawals*
 - Special tax credit for Indiana residents‡
 - Gift tax and estate planning benefits

- Flexible**
- Range of investment options: Choose an investment that suits your financial goals
 - Use assets at any eligible 2- or 4-year college, trade, or vocational school around the country, not just in Indiana
 - Save at work through payroll deduction (where available), with a minimum of \$25 per pay period

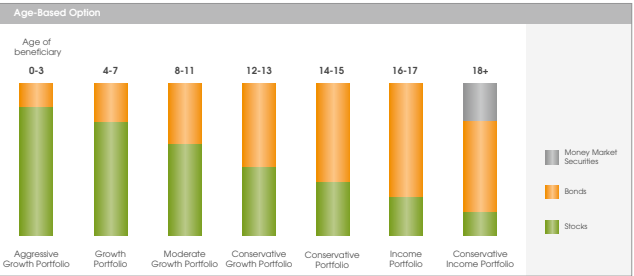
† This amount is per beneficiary for accounts in all 529 plans sponsored by the State of Indiana.

‡ Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a CollegeChoice 529 account, up to \$1,000 credit per year. This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state’s 529 plan or a non-qualified withdrawal.

Investment choices that fit your needs

Whether you’re a hands-on investor or prefer a one-stop portfolio, CollegeChoice 529 has investment options for you.

Age-Based Option: One-stop investing
Make investing even simpler by selecting an investment option that automatically rebalances as your child nears college age.



Individual Portfolios: Choose your own
A range of investment styles from these respected money managers lets you choose the mix of investments that best suits your financial goals and time horizon.

DODGE & COX FUNDS
Scout Investments
SallieMae Bank
Vanguard
WESTERN ASSET